

**Frederick County Department of  
Housing and Community Development**

5340 Spectrum Drive, Suite A, Frederick, MD 21703

Telephone: 301-600-6091, Fax: 301-600-3585

[www.FrederickCountyMD.gov/housing](http://www.FrederickCountyMD.gov/housing)

Hours: 8:00am – 4:00pm



---

## **DEPARTMENT OVERVIEW**

---

The Frederick County Department of Housing and Community Development (DHCD) operates a mix of affordable housing programs and resources for low to moderate-income renters, homeowners, homebuyers, and organizations that create and preserve affordable housing. DHCD manages county-owned Bell Court Senior Housing and administers the County's Minimum Livability Code for Renters.

### **RENTAL ASSISTANCE PROGRAMS**

- **Housing Choice Voucher Program (Section 8)**  
Rental assistance for very low income households living in market housing –annually serve 500+ households. Assist new households from existing wait list through turnover of vouchers. Wait List for new applicants is closed due to funding constraints and sequestration.
- **Bell Court Senior Housing**  
County owned rental complex in Woodsboro provides 28 one-bedroom one-level townhomes for very low income seniors; FCDHCD staff performs property management. Wait List is open. Turnover averages 2 to 3 units per year.
- **Rental Allowance Program**  
Short-term rental assistance program to help households through a temporary crisis situation that puts stable housing at risk.

### **HOMEBUYER PROGRAMS**

- **Homebuyer Assistance Program**  
Assistance to first time homebuyers for down payments and closing costs; zero percent deferred loans of \$5,000; for use anywhere in the County.
- **Neighborhood Conservation Initiative Program**  
Assistance to homebuyers for down payments and closing costs to purchase homes in targeted zip codes; zero percent deferred loans up to \$20,000; applicant income limit is 120% of the Area Median Income.

### **HOMEOWNER REHABILITATION PROGRAMS**

- **Maryland Housing Rehabilitation and Special Loan Programs**  
State and federal housing rehab programs provide loans and grants to low income homeowners for home improvements, repair of housing code violations, home replacements, plumbing, heating, electrical, structural, and lead removal.
- **Accessible Homes for Seniors**  
Funds available to assist homeowners, age 55 and older, to make handicap modifications including widening of doorways, ramps, accessible bathrooms, and house additions.
- **Frederick County Emergency Rehabilitation Program**  
Emergency funds are available to assist low income homeowners with emergency repairs, such as furnace and hot water heater replacements.

## **DEVELOPER PROGRAMS**

- **Development Impact Fee Exemption for Affordable Housing**  
Exemption (deferral) for the payment of library and school impact fees made to qualifying non profits and developers of affordable rental and homeownership housing.
- **Deferred Loan Program**  
Deferred -0-% loans to qualifying organizations for capital/gap funding to assist in the creation of affordable rental and homeownership housing that serve low to moderate income households; five to one leverage requirement.
- **Payment in Lieu of Taxes (PILOT) Program**  
Reduction in property taxes to qualifying non-profits and public agencies provided as a demonstration of local support for development of affordable housing.

## **FREDERICK COUNTY HOUSING INITIATIVE FUND**

DHCD administers the Housing Initiative Fund (HIF), a local funding source to help create and preserve affordable housing in Frederick County. The HIF receives revenue from a variety of sources including loan repayments and payments by developers under the County's Moderately Priced Dwelling Unit Payment in Lieu Option. HIF funding has been used to provide capital and gap dollars to fund new construction, preserve existing homes, and finance the rehabilitation of rental housing. The HIF has provided a major source of leverage for state and federal housing grants that provide homeownership opportunities. Future use of the HIF includes funding for the Frederick County Affordable Housing Land Trust and the provision of grants to local sheltering agencies. The flexibility provided by the HIF provides for a wide continuum of housing options for Frederick County residents.

## **OTHER SERVICES AND PROGRAMS**

- **Frederick County Minimum Livability Code for Renters**  
DHCD administers the Code pursuant to Section 6-103 of Article 41B of the Maryland Code. The Livability Code is designed to protect the public health, safety and welfare in residential structures (limited to rental properties) by establishing minimum property maintenance standards.
- **Service Linked Housing Program**  
Provides pass through funding to local service providers, Frederick Community Action Agency and Advocates for Homeless Families, Inc., for resident advocate counselors to link at risk low income households and individuals with support and recovery services to help prevent homelessness.
- **Emergency Solutions Grant**  
Provides pass through funding to local service providers, Heartly House, Inc., and Advocates for Homeless Families, Inc., to operate emergency shelters.
- DHCD serves as a **Resource and Referral Center** to Frederick County residents, maintaining and providing the public with up to date information on assisted and market rate rental housing, shelters, transitional housing and other housing related resources. See web site for complete listings.



**EQUAL HOUSING OPPORTUNITY**